



## Employer Paid Short Term Disability Insurance

### Benefit Highlights

### Los Alamos National Security, LLC



<b>What is Employer Paid Short Term Disability Insurance?</b>	<p>Employer Paid Short Term Disability Insurance pays you a portion of your Earnings if you cannot work because of a disabling illness or injury.</p> <p>This highlight sheet is an overview of your Employer Paid Short Term Disability Insurance. Once a group policy is issued to your employer, a certificate of Insurance will be available to explain your coverage in detail.</p>
<b>What is disability?</b>	Disability is defined in The Hartford's contract with your employer. Due to accidental bodily injury, sickness, mental illness, substance abuse or pregnancy you are unable to perform the essential duties of your occupation, and as a result, you are earning less than 20% of your pre-disability Weekly Earnings or You are unable to perform some, but not all, of the essential duties of your occupation and as a result, you are earning less than 80% (or equal to 80%) of your pre-disability Weekly Earnings.
<b>Am I eligible?</b>	You are eligible if you are an active eligible Employee who meets the employer's criteria for coverage.
<b>How much coverage would I have?</b>	<p>Your Employer provides Employer Paid Short Term Disability Insurance coverage that would pay you a benefit of 55% of your weekly Earnings. The maximum Employer Paid Short Term Disability Insurance benefit you could receive is \$184.00 per week.</p> <p>Earnings are defined in The Hartford's contract with your employer.</p>
<b>When can I enroll?</b>	As an eligible Employee, you are automatically covered by Employer Paid Short Term Disability Insurance; you do not have to enroll.
<b>When is it effective?</b>	Coverage goes into effect subject to the terms and conditions of the policy. You must be Actively at Work with your employer on the day your coverage takes effect.

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies: Simsbury, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

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<b>How long do I have to wait before I can receive my benefit?</b>	<p>You may elect one of four Elimination Periods:</p> <p>Option 1*: 7 Days</p> <p>Option 2*: 30 Days</p> <p>Option 3*: 90 Days, or</p> <p>Option 4*: 180 Days</p> <p>* You will be required to use up to 22 working days (176 hrs) of accrued sick time before your benefits begin.</p> <p>Once you have made an election, you will be eligible to collect your Short-Term Disability benefit starting on the first day following the completion of the elimination period for your disability. Your coverage would continue for 26 weeks of paid benefits.</p>
<b>If I'm disabled, can the amount of my benefit be reduced?</b>	Yes. As described below, Employer Paid Short Term Disability Insurance benefit may be reduced by other income you receive.

### Important Details

The following is an overview of your Employer Paid Short Term Disability Insurance. Once a group policy is issued to your employer, a certificate of Insurance will be available to explain your coverage in detail.

**Exclusions:** You cannot receive Employer Paid Short Term Disability Insurance benefit payments for disabilities that are caused or contributed to by:

- War or act of war (declared or not)
- The commission of, or attempt to commit a felony
- An intentionally self-inflicted injury
- Any case where your being engaged in an illegal occupation was a contributing cause to your disability
- Sickness or injury for which Workers' Compensation benefits are paid, or may be paid, if duly claimed
- Any injury sustained as a result of doing any work for pay or profit for another employer

You must be under the regular care of a physician to receive benefits.

Your benefit payments **will be reduced** by other income you receive or are eligible to receive due to your disability, such as:

- Social Security Disability Insurance (please see next section for exceptions)
- Workers' Compensation
- Other employer-based coverage you may have
- Unemployment benefits
- Settlements or judgments for income loss
- Retirement benefits that your employer fully or partially pays for (such as a pension plan)

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Your benefit payments **will not be reduced** by certain kinds of other income, such as:

- Retirement benefits if you were already receiving them before you became disabled
- Retirement benefits you start to receive that are funded by your after-tax contributions
- Your personal savings, investments, IRAs or Keoghs
- Profit-sharing
- Personal disability policies
- Social Security increases

This Benefit Highlights Sheet is an overview of the Employer Paid Short Term Disability Insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the Insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your Insurance coverage. In the event of any difference between the Benefit Highlights Sheet and the Insurance policy, the terms of the Insurance policy apply.

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